

## EXHIBIT H

### *Email Communications Between Amy Dale and Plaintiff's Representative*

This exhibit includes selected email communications between Plaintiff's representative, Audury "Petie" Davis, and Amy Dale, Senior Vice President of Customer Service at New American Funding (NAF), as well as a follow-up message from Plaintiff Maryann Butler. These emails demonstrate that:

1. Amy Dale directly and repeatedly responded to Mr. Davis's inquiries, clearly indicating her awareness of his identity and role.
2. Communications were conducted transparently from a consistent and valid email address.
3. Plaintiff's mother, Maryann Butler, reached out only after receiving forwarded emails from Mr. Davis — not as an impersonation, but in full context.
4. Amy Dale's later claims to the Consumer Financial Protection Bureau (CFPB) alleging impersonation contradict her own documented conduct.

This exhibit directly refutes NAF's allegations of misrepresentation and supports Plaintiff's request for discovery related to internal correspondence and process documentation.

14511 Myford Road, Suite 100 | Tustin, CA 92780

**p** 800.450.2010 | **o** 949.271.0642 |

[amy.dale@nafinc.com](mailto:amy.dale@nafinc.com) | [newamericanfunding.com](http://newamericanfunding.com)

**naf**

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----- Forwarded message -----

From: Amy Dale <[Amy.Dale@nafinc.com](mailto:Amy.Dale@nafinc.com)>

To: "[mfmallah87@icloud.com](mailto:mfmallah87@icloud.com)" <[mfmallah87@icloud.com](mailto:mfmallah87@icloud.com)>

Cc:

Bcc:

Date: Thu, 20 Mar 2025 20:24:01 +0000

Subject: RE: Ms. Butler Loan Process

Good afternoon, Ms. Butler,

Thank you for your patience and understanding during our review.

I have been advised that your loan did not meet the FHA requirement of 24 months of employment. Therefore, we need your paystubs from your previous employer and your most recent 30 days of employment to be able to meet the 24 month requirement.

I am advised that the prior employer information can be a verbal verification with dates and position at your former employment. Once received we can complete the restructure of the loan and move forward to determine if the loan meets the requirements.

Please also note that the appraisal was sent to you via email and that does have the FHA Case Number on it. Therefore, there was not a delay in receiving this information as it was sent to you in February.

The appraisal is subject to the following: Repair of all chipped paint. This must be completed as part of the approval as well.

**RECONCILIATION** occupied single family residential properties and was not utilized in this appraisal.  
This appraisal is made ☐ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☒ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: Repair of all chipped paint.

From what I understand, you have been previously advised of the requirements, however, we have yet to obtain the required information to move forward on our end.

From: MER BUTLER ms.mare26@gmail.com  
Subject: Fwd: cash out refinance  
Date: Mar 31, 2025 at 6:34:34 PM  
To: Petie Davis mfmallah87@icloud.com

Sent from Gmail Mobile

----- Forwarded message -----

From: MER BUTLER <ms.mare26@gmail.com>  
Date: Mon, Mar 31, 2025 at 6:33 PM  
Subject: Re: cash out refinance  
To: Amy Dale <Amy.Dale@nafinc.com>

Every thing was provided Shawn was handling everything

Sent from Gmail Mobile

On Mon, Mar 31, 2025 at 5:01PM Amy Dale <Amy.Dale@nafinc.com> wrote:

Good afternoon, Ms. Butler,

Thank you for your response.

Ms. Butler, please know that you have not provided with a closing date and information as we have not obtained full loan approval for you and did not receive the documents required to move forward.

Ms. Butler, you had provided the assigned Loan Consultant with authorization to go through your son for communications for your refinance inquiry.

Please see attached, I did not receive a response from you or from your son.

Also, we have received correspondence from your son's email stating it was you, please confirm which email you are wanting in our system as your primary email contact.

Please see the attached email for what is required to move forward. Once the information is received, we will review it and advise if your income averages out to meet the debt-to-income requirement.

You may call me directly to discuss this matter further at my contact information below or advise a good timeframe and number where I can reach you.

Respectfully,

**Amy Dale**

**SVP, Corporate Customer Service**

**New American Funding, LLC**

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**From:** MER BUTLER <[ms.mare26@gmail.com](mailto:ms.mare26@gmail.com)>  
**Sent:** Monday, March 31, 2025 11:53 AM  
**To:** Amy Dale <[Amy.Dale@nafinc.com](mailto:Amy.Dale@nafinc.com)>  
**Subject:** Re: cash out refinance

**External Email:** Do not click links or open attachments unless you recognize the sender and know the content is safe.

not to mention no one got back to me about the closing date so how are you guys going to withdraw the loan

On Mon, Mar 31, 2025 at 2:50 PM MER BUTLER <[ms.mare26@gmail.com](mailto:ms.mare26@gmail.com)> wrote:

I have not received a email from you so I would like to continue

On Mon, Mar 31, 2025 at 1:58 PM Amy Dale <[Amy.Dale@nafinc.com](mailto:Amy.Dale@nafinc.com)> wrote:

Good morning, Ms. Butler,

The attached Appraisal was sent you to via your email on file on 2/18/2025. I have attached it to your email here as well.

Good morning, Ms. Butler,

I have received your request for an appraisal and have attached it to this email for you.

Please know that you were previously sent the appraisal on 2/18/2025.

I personally sent you an email to your email on file advising you what was required to move forward with your file in-order to meet the 2 year of income proof. I did not receive a response from you. Therefore, your loan inquiry has been withdrawn due to incompleteness.

Respectfully,

**Amy Dale/**

**SVP, Corporate Customer Service**

**New American Funding, LLC**

From: Amy Dale Amy.Dale@nafinc.com  
Subject: RE: Subject: Urgent: Final Legal Demand & FHA Case Transfer Request  
– Immediate Escalation Required  
Date: Apr 3, 2025 at 7:48:15 PM  
To: mfmallah87@icloud.com

Good afternoon, Mr. Davis,

Please have your new chosen lender of Members 1st Federal Credit Union send a formal request to our internal FHA Case Transfer to request the transfer of the case number to the new lender.

That email is: [CaseTransfer@Nafinc.com](mailto:CaseTransfer@Nafinc.com) and they will have the case number transferred. You may also send it to me directly to assist should you have any issues with your email being received.

They will need a signed borrower authorization along with the following information.

- FHA borrower:
- FHA CASE #:
- Property address:
- New Lender's name:
- New Lender's I.D.# address:
- New Lender's Mailing Address:
- New Lender's Telephone Number:

1<sup>st</sup> Federal will be able to assist you with this request to transfer the case number to them as it is an industry standard practice to transfer to a new lender.

Please know that we cannot transfer the FHA case number to a new lender without their information and formal request.

Once received, the transfer of the case number to your new chosen lender will be processed.

Respectfully,

**Amy Dale**

SVP, Corporate Customer Service

New American Funding, LLC

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From: mfmallah87@icloud.com  
Subject: Clarification on Regulatory Correspondence and Record Discrepancies  
(CFPB Case #250319-19425105)  
Date: Apr 9, 2025 at 9:05:30 AM  
To: Amy Dale Amy.Dale@nafinc.com

Dear Ms. Dale,

This correspondence is submitted as a professional courtesy and formal record notification.

It has come to my attention, based on the regulatory response issued by New American Funding in CFPB Case #250319-19425105, that your office made claims alleging I impersonated my mother, Maryann Butler, during her FHA cash-out refinance process.

This assertion is demonstrably false and directly contradicted by internal documentation held by New American Funding:

1. Technology Consent Agreement (1/31/2025) — identifies mfmallah87@icloud.com as the authorized communication channel with New American Funding.
2. Loan Disclosures and Digital Forms — show my name and contact as the point of coordination.

3. Hazard Insurance Endorsement Letter — confirms loan processing reached stages that are only accessible with verified borrower and employment data.
4. Direct communications from your staff consistently addressed me by name and provided document-specific instructions.

Your claim to the CFPB — that I acted without authorization or that multiple individuals reached out from different email accounts — is not only inaccurate, it undermines the truth of the digital trail your company actively maintained.

In addition, I received multiple undeliverable bounce-backs from addresses such as customerservice@nafinc.com and compliance@nafinc.com, pointing to communication interference that was never acknowledged in your statements to federal regulators.

This message is not adversarial; it is an opportunity to correct the record in advance of civil litigation, which now includes defamation of character, regulatory misrepresentation, and procedural negligence.

I remain committed to resolution. However, the truth and the paper trail are no longer in dispute.

Respectfully,

Audury "Petie" Davis

Authorized Representative for Maryann Butler

Email: mfmallah87@icloud.com

CFPB Case #: 250319-19425105

BBB Case #: 23131731